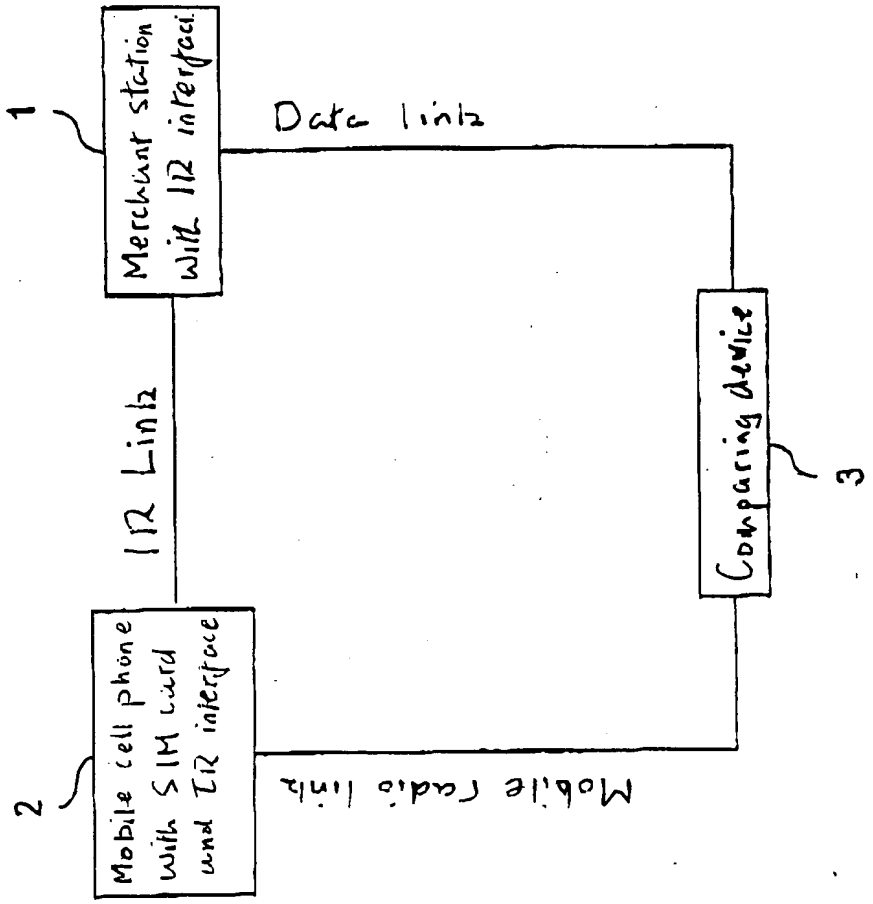
1
Merchant station with IR interfaci
Data link
IR Link
Comparing device
3
2
Mobile cell phone with SIM card and IR interface
Mobile radio link

Fig. 1

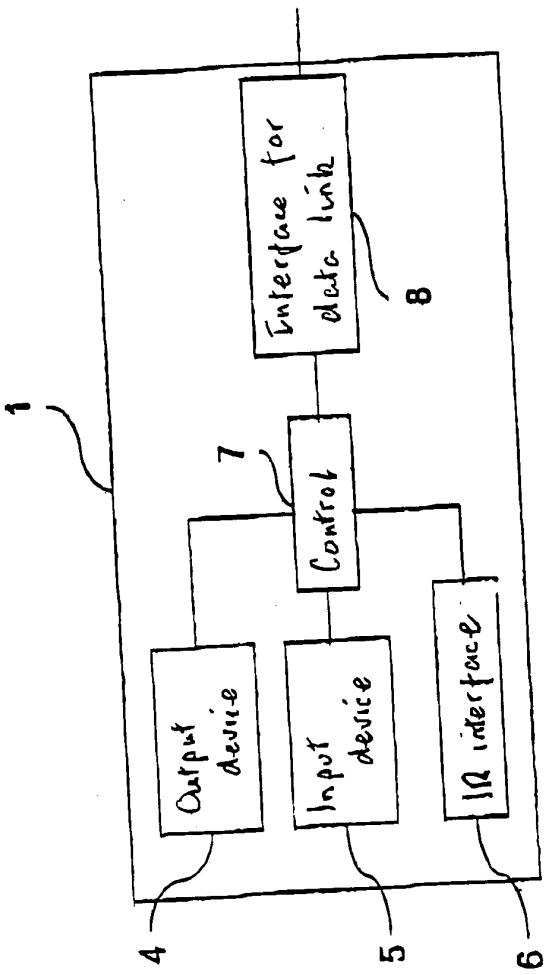
1
Interface for data link
8
7
Control
Output device
Input device
IΩ interface
4
5
6

Fig. 2

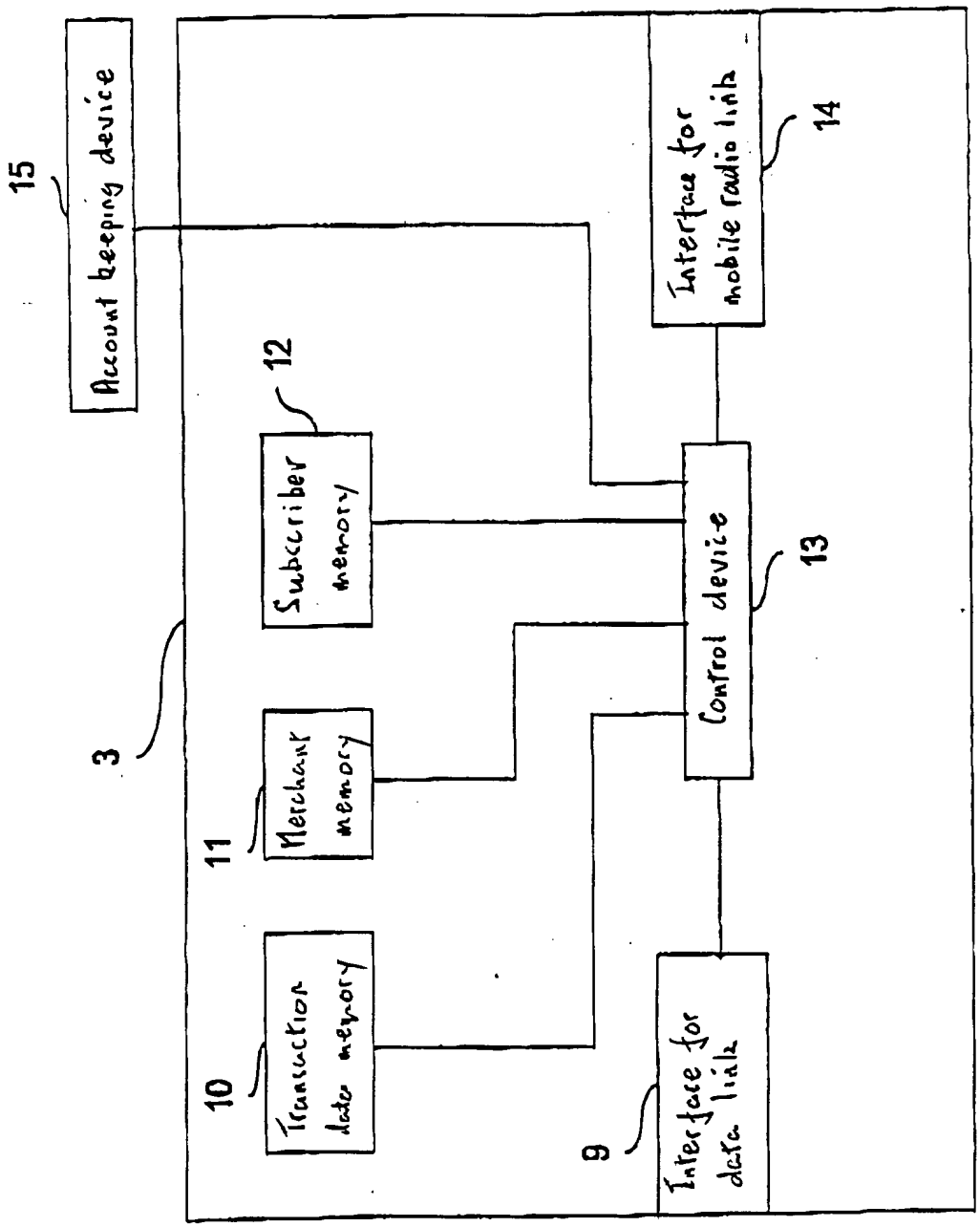
Account keeping device
15
Interface for mobile radio link
14
12
Subscriber memory
Control device
13
3
11
Merchant memory
10
Transaction data memory
9
Interface for data link

Fig. 3

Mobile cell phone	Comparing device	Merchant station
		Read in the amount of money and the identification code for a comparing device
		Transmit the identification code of the merchant station and the amount of money to the comparing device
	Check the authorisation of the merchant station	
	Write the data in the transaction data memory device as an open transaction	
Make a connection from the mobile cell phone to the comparing device		
Transmit the identification code of the merchant station and the identification code of the cell phone		
	Check the authorisation of the SIM card for the method	
	Compare the merchant station identification code transmitted from the mobile cell phone with those of the stored open transactions	

To Fig. 4b

Fig. 4a

From Fig. 4a

	Transmit the transaction data to the mobile cell phone	
Output the data		
Request for/input of confirmation information		
Transmit the confirmation data		
	Transmit the confirmation information to the merchant station	
	Transmit the transaction data to an account keeping device	

Fig. 4b

Mobile cell phone	Comparing device	Merchant station
		Read in an amount of money to be paid, the identification code for the comparing device and the identification code of a SIM card of a mobile cell phone through IrDA interface
		Transmit the identification code of the merchant station, the identification code of the mobile cell phone and at least the amount of money to the comparing device with this identification code
	Check the authorisation of the merchant station and of the SIM card for the method	
	Write the data in the transaction data memory device as an open transaction	
	If the identification code of the SIM card is not the telephone number, read out the telephone number from subscriber checking device on the basis of the identification code	

To Fig. 5b

Fig. 5a

From Fig. 5a

	Make a connection from the comparing device to the mobile cell phone	
	Transmit the transaction data to the mobile cell phone	
Output the data		
Request confirmation information		
Transmit the confirmation data to the comparing device		
	Transmit the confirmation to the merchant station, transmit the data to an account keeping device	

Fig. 5b

Mobile cell phone	Comparing device	Merchant station
Make a connection from the cell phone to the comparing device		
	Check the authorisation of the SIM card for the method	
Read in an amount of money to be paid, the identification code for the merchant station and the identification code of the mobile cell phone through IrDA interface and transmit these to the comparing device		
	Check the authorisation of the merchant station for the method	
	Transmit the data to an account keeping device	
	Transfer the confirmed amount of money to the merchant station	

Fig. 6